

PATENT DOCKET NO. S4264.000/P000

N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of

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Charles B. SIMONE

OCT 27 1993

Serial No.: 08/063,734

Group Art Unit:

GROUP 2300

Filed: May 20, 1993

Examiner: Not Yet Assigned

For:

METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND

INSURABILITY DETERMINATION

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

Sir:

Pursuant to Applicants' duty of disclosure under 37 C.F.R. 1.56 applicant wish to point out to the Examiner the following reference which have come to the attention of the applicants' undersigned attorney.

Applicant request that these references be considered in the examination of this application and be listed as a cited reference in any patent issuing therefrom.

A copy of this reference is enclosed herewith along with form PTO-1449 listing the reference.

Respectfully submitted,

DICKSTEIN, SHAPIRO & MORIN

By:

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